

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
6 October 2005 (06.10.2005)

PCT

(10) International Publication Number
WO 2005/091741 A2

(51) International Patent Classification: Not classified
(21) International Application Number:
PCT/US2004/037000

(22) International Filing Date:
4 November 2004 (04.11.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/517,180 4 November 2003 (04.11.2003) US
60/603,608 23 August 2004 (23.08.2004) US

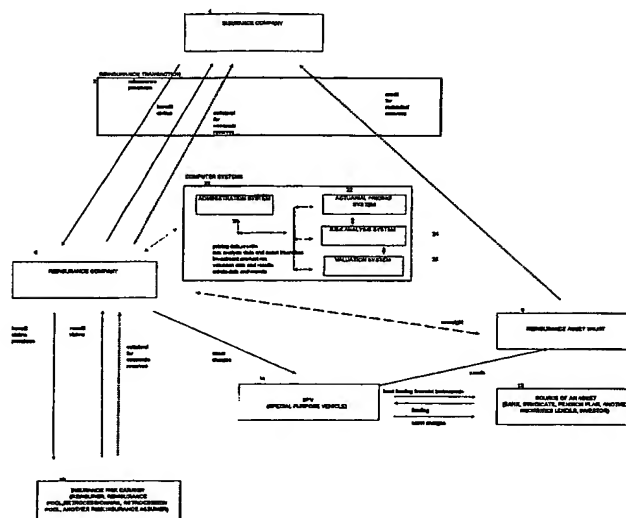
(71) Applicants and
(72) Inventors: CABALLERO, Crispina [CA/CA]; 4108 Bethesda Road, Touffville, Ontario LA47X5 (CA). CONROY, Thomas, F. [US/US]; 3825 South Colorado Boulevard, Englewood, CO 80113-4202 (US). EISENBERG, Steven, A. [US/US]; 750 Park Avenue, Unit 31N, Atlanta, GA 30326 (US). HOLLAND, Brain, G. [US/US]; 6 Glendale Road, Needham, MA 02492 (US). KRAYSLE, Stephen, F. [US/US]; 26 Reef Point, Hull, MA 02045 (US). MANN, Richard, W. [US/US]; 303 Wentworth Drive, Greensboro, NC 27408 (US). UNDERWOOD, Charles, M., II [US/US]; 30 Queen Anne's Drive, TH3, Weymouth, MA 02189 (US).

(74) Agent: TRZYNA, Peter, K.; P.O. Box 7131, Chicago, IL 60680-7131 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG,

[Continued on next page]

(54) Title: COMPUTER SYSTEM MANAGING AN INSURANCE RESERVE REQUIREMENT BY SEGMENTING RISK COMPONENTS IN A REINSURANCE TRANSACTION



(57) Abstract: Apparatus (method implemented with a machine, the machine, and the method for making the machine, and products produced thereby). The computer system can, for example, be structured (e.g., including programmed) to carry out the steps of: calculating an insurance reserve requirement from data; segmenting, for the reserve requirement, an insured contingency risk from a corresponding capital requirement to produce components; and carrying out the reinsurance transaction by steps including: allocating the components to different parties, one of the parties from a group including an insurance risk carrier and a source of an asset for said capital requirement; and assigning assets for the reserve requirement to a reinsurance asset trust to receive reinsurance credit for said reserve requirement.

WO 2005/091741 A2



PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM,
TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM,
ZW.

SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ,
GW, ML, MR, NE, SN, TD, TG).

- (84) **Designated States** (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LU, MC, NL, PL, PT, RO, SE,

Published:

- *without international search report and to be republished upon receipt of that report*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.